

April 2022



# Newsletter

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**VOLUNTEER WEEK**

**APRIL 17-23, 2022**

**THANK YOU FOR ALL YOU DO!!**

Volunteers are so special that they ought to be honored throughout the year, after every service that they volunteer to. National Volunteer Month is an extension to an already-established holiday-week, National Volunteer Week that was first held in 1943 in Canada. The week was dedicated to paying tribute to the unwavering contributions of women during World War II who would collect supplies and help the wounded soldiers. It was in the early 20th century that organized volunteering reached its peak. Numerous groups opened up to escalate humanitarian services, many of which are still active today such as the Red Cross.

Once the war was over, the celebrations were damped down but resurged in the early 1970s. National Volunteer Week debuted in 1974 in the United States and was revered by the general public. Since then, National Volunteer Week, which later went on to become National Volunteer Month, has been celebrated with zeal and enthusiasm every April. It was made official worldwide in 1990.

Presidents of the United States throughout the years have proclaimed National Volunteer Week and Month, saluting the unparalleled services of the volunteers who have given countless hours for the betterment of mankind, communities, and the American way of life.



## Bored? Think twice before taking that Facebook quiz

*By Tiffany Schultz, BBB SW WI Regional Director*

Social media can be used as a fun distraction and taking a Facebook quiz may seem like a harmless way to pass time. But you may be giving away more information than you think.

### How the scam works

A fun quiz pops up on Facebook. You answer a few questions to prove how well you know a friend. Or a short personality test is offered to match with a character from a favorite TV show.

These quizzes appear to be meaningless, but the underlying motive is really to collect information. For example, questions like "What was the first car you owned?" "What is your mother's maiden name?" and "What is the name of the street you grew up on?" are common security questions for insurance, banking and credit card accounts. Sharing this information can enable a scammer to steal your identity, impersonate you, hack your accounts and steal your personal and financial information.

### Tips for avoiding social media scams

**Be skeptical.** Before answering a quiz, figure out who created it. Is it a brand you trust? Just because something appears to be fun and innocent doesn't mean there isn't inherent risk.

**Adjust privacy settings.** Review your social media account privacy settings and be mindful with who you are sharing information with.

**Remove personal details from your profile.** Don't share information like your phone number or home address.

**Don't give answers to common security questions.** Be cautious if the quiz asks questions like your mother's maiden name, street you grew up on, previously owned vehicles, favorite food or name of your high school.

**Monitor friend requests.** Don't accept friend requests from people you don't know. Be wary of a second friend request from someone you are already connected with. The second profile may be an imposter trying to access your data and your Friends list.

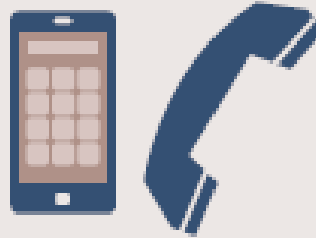
Submitted by: Tiffany Schultz, BBB SW WI Regional Director | 414.847.6019 |  
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# How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



Go online to [SSA.gov](https://www.ssa.gov). Our website is the best way for most people to get help.



If you cannot use our website call our National 800 Number or your local Social Security office for help.



We will schedule an appointment for you, if necessary, to serve you by phone or in-person.

## What to Know if You Must Visit an Office:

- You must have an appointment to visit an office.
- Masks are required for all office visitors and employees, regardless of vaccination status.
- Visitor capacity is limited to follow physical distancing requirements. This means you may need to wait outside, so plan for cold or bad weather.
- We ask that you come alone unless you require help with your visit. If you require help, we can only permit one person to accompany you.

We appreciate your patience and understanding.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov) |     

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How to Get Help from Social Security

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## No New Medicare Cards

*By the Wisconsin SMP Team*

The scams related to Medicare cards persist! Medicare beneficiaries from all around the state continue to call our toll-free Helpline to ask if Medicare is issuing new Medicare cards. Beneficiaries continue to receive calls asking them if they have received their new card from Medicare, and if not, the caller is more than happy to help them get that card. If you receive this type of call, simply hang up, as the caller is trying to get your information to scam you.

There is NOT a new Medicare card. Not a plastic card, a chip card, a different colored card, a laminated option, or a different card because of COVID-19. There are NO NEW Medicare cards, not for any reason. Your paper red, white, and blue card is the only card issued by Medicare.

 <b>MEDICARE HEALTH INSURANCE</b>	
Name/Nombre <b>JOHN L SMITH</b>	
Medicare Number/Número de Medicare <b>1EG4-TE5-MK72</b>	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>HOSPITAL (PART A)</b>	<b>03-01-2016</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2016</b>

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## Is this preventive service covered at 100% by Medicare?

Taken from the **Medicare Minute** produced by the Medicare Rights Center

Preventive care is the care you receive to prevent illness, detect medical conditions, and keep you healthy. Medicare Part B covers many preventive services with no cost-sharing, as long as you meet the eligibility requirements and follow the guidelines below.



**Is it one of the services that Original Medicare covers at 100% of the Medicare-approved amount?** Preventive services recommended by the U.S. Preventive Services task force are covered with zero cost-sharing, so you will not owe any deductible or coinsurance when you receive them. You can find a list of those services on Medicare.gov's page on [Preventive & Screening Services](#).



**Do you meet the coverage criteria?** For many of the covered preventive services, you have to meet certain criteria based on your age, gender, or certain risk factors. Your health care provider should be able to tell if you qualify.



**Are you seeing the right kind of provider?**

**Original Medicare:** To get preventive services with no cost-sharing, you should see a provider that accepts assignment, also known as a Medicare-participating provider. Many providers accept assignment, but you should ask your provider in advance if they accept assignment. If you see a non-participating or opt-out provider, you may be responsible for part or all of the cost of your service.

**Medicare Advantage:** It is usually best to receive services from an in-network provider. Contact your provider to learn if they are in-network for your plan or contact the plan to learn which providers are in-network. If you go out-of-network, you might be responsible for part or all of the cost of your preventive service.



Even if a preventive service is covered with no cost-sharing, you might be responsible for other costs. For example, you may have to pay a facility fee depending on where you get the service, and you may be charged for a doctor's visit if you meet with a physician before or after the service.

## What will happen during my Annual Wellness Visit?

The Annual Wellness Visit (AWV) is a yearly appointment with your primary care provider to create or update a personalized prevention plan. Medicare Part B covers the AWV if you have had Part B for over 12 months and you have not received an AWV or your Welcome to Medicare Visit in the last 12 months. At your Annual Wellness Visit, your doctor may:

- ✓ Check your height, weight, blood pressure, and other routine measurements
- ✓ Give you a health risk assessment, which might include a questionnaire that you complete before or during the visit
- ✓ Review your functional ability and level of safety
- ✓ Learn about your medical and family history
- ✓ Make a list of your current providers, durable medical equipment (DME) suppliers, and medications
- ✓ Create a 5–10-year screening schedule or checklist
- ✓ Identify risk factors and current medical and mental health conditions along with related current or recommended treatments
- ✓ Screen for cognitive impairment, including diseases such as Alzheimer's and other forms of dementia
- ✓ Screen for depression
- ✓ Provide health advice and referrals to health education and/or preventive counseling services aimed at reducing risk factors and promoting wellness



- ✗ The Annual Wellness Visit is not a head-to-toe physical.
- ✗ Medicare Part B covers the Annual Wellness Visit with no cost-sharing, but depending on your visit, you may be responsible for paying a facility fee and/ or cost-sharing on any diagnostic services you receive.

## What if I am billed for my preventive care?

You should carefully review your Medicare Summary Notices (MSNs) and/or Explanation of Benefits (EOBs) for any suspicious charges. If you think you were charged for a preventive service and should not have been, contact your health care provider first. Some providers are not familiar with the full list of Medicare-covered preventive services, and they may have made a simple mistake that can be corrected. Claims summaries and medical bills can be confusing, so it is usually a good idea to ask your provider questions before reporting activity as fraudulent.



Why am I being charged for this service?

Was there an error made?

You may be charged additional fees for certain services related to preventive care. For example:



You may have costs for part of a preventive care visit if your doctor makes a diagnosis during the visit or conducts additional tests or procedures. Doctors do diagnostic tests and procedures when patients have distinct symptoms or a condition or history of that condition. For example, if your doctor finds and removes a polyp during a colonoscopy, the colonoscopy is diagnostic care and costs will apply.



You may owe a facility fee depending on where you receive your preventive care service. For example, certain hospitals will often charge separate facility fees when you are receiving a preventive service.



If you still believe you are experiencing potential abuse, fraud, or being charged for a service you never received, you can contact your local **Senior Medicare Patrol (SMP)** at 888-818-2611. SMPs are trained to help you prevent, detect, and report health care fraud, errors, and abuse.

## Who do I contact with Medicare questions?

**Your doctor or other health care provider:** If you would like to schedule preventive service, contact your doctor or health care provider. Additionally, reach out to your doctor or health care provider first if you believe you were inappropriately charged for a preventive service.

**State Health Insurance Assistance Program (SHIP):** Contact your SHIP at 715-743-5146 if you would like to learn more about how Medicare covers preventive services or if you are confused about why a provider is charging you for preventive care. SHIP counselors are certified and trained to provide individualized, unbiased Medicare information.

**Senior Medicare Patrol (SMP):** Contact your SMP at 888-818-2611 if you believe a provider is fraudulently billing you for preventive services. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

**Medicare:** Contact Medicare if you have questions about which preventive services Medicare covers, what eligibility criteria have to be met for certain services, and how to find a Medicare-participating provider. You can call Medicare at 1-800-MEDICARE (800-633-4227) or find information at [www.Medicare.gov](http://www.Medicare.gov). (If you have a Medicare Advantage Plan, contact your plan to learn about their in-network providers.)

**You can now receive our newsletter in digital form. If you are interested please contact us at 715-743-5166.**



# The Silent Killer

## Carbon Monoxide

1

### Have Alarms

*Have working carbon monoxide alarms*

2

### Know the Signs

*Headache, fatigue, dizziness, shortness of breath, nausea and/or confusion*

3

### Get Out

*Get out of the house if the alarm sounds or you experience the symptoms above*

4

### Do Not Re-Enter

*Do not re-enter the building until it has been inspected and declared safe*



**A limited supply of carbon monoxide alarms are available at the following health departments:** Bad River Tribe, Barron, Buffalo, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Jackson, Monroe, Pepin, Pierce, Polk, Rusk, St. Croix, St. Croix Tribe, and Washburn

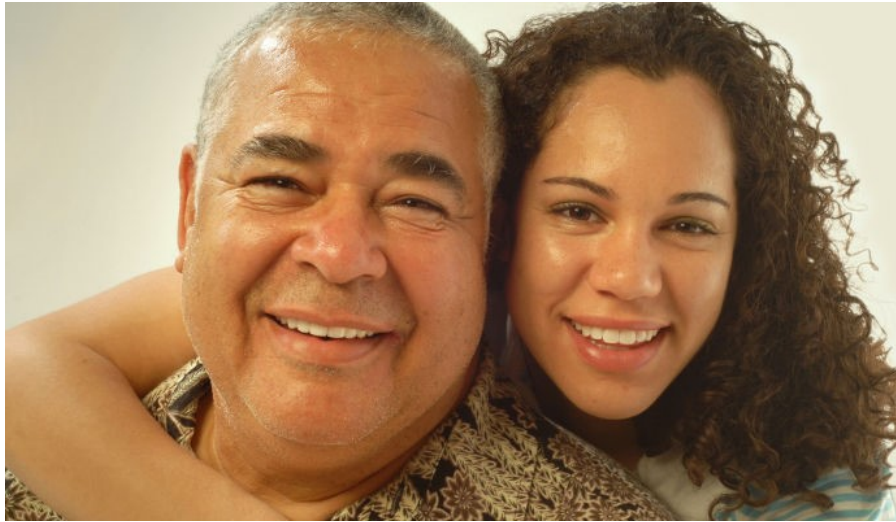


[dhs.wisconsin.gov/air/co.htm](https://dhs.wisconsin.gov/air/co.htm)



Western Wisconsin  
Public Health Readiness  
Consortium

## THREE TIPS TO CHOOSE BETWEEN ASSISTED LIVING VS IN-HOME CARE



### Assisted living vs in home care is a tough choice

When your parent or spouse needs assistance in their daily life, many families face a tough choice – [assisted living](#) vs [in-home care](#). Choosing between assisted living and home care involves many factors, both personal and financial. It's a complex decision and the answer depends on your older adult's specific situation.

These are three essential factors to consider: 1) how much help they need, 2.) key differences between assisted living vs home care, and 3) their financial situation.

Knowing the facts helps you make the best choice for (or with) your older adult.

### 1. Figure out how much help they need

Before making any decisions, it's necessary to find out how much help your older adult needs and compare that with how much help is already available. It may be beneficial to begin by revisiting the topic of [understanding their needs in 8 key areas of life](#) and being realistic about how much help family will provide.

First, make a list of everything your older adult needs help with on a daily, weekly, and monthly basis. Being able to see the whole picture helps you choose the correct level of care.

Next, be realistic about how much help you, family, or friends and neighbors will provide. It's important to think about this in terms of long-term, ongoing help – a few weeks or months isn't going to be enough.

After comparing those two lists, you'll have a better sense for the tasks your older adult will need additional help with and what isn't or cannot be covered by someone on your list. In some

cases, looking at this list makes it obvious that in home care will work best. In other cases, assisted living might be the clear choice.

## **2. Understand key differences between in home care and assisted living**

Before you can choose between in home care and assisted living, it's important to understand how they work.

Here are the basics and key pros and cons for each.

### **In-home care: pros and cons**

[In-home care](#) is when a caregiver is hired to come into the home to help seniors with activities of daily living. This enables your older adult to continue living safely at home.

The specific help provided depends on the person's needs and could include meal preparation, getting around the house, [transportation](#), [bathing](#), dressing, using the toilet, etc.

#### Pros

- ✦ Senior gets one-on-one care tailored to their needs and preferences.
- ✦ Senior can stay in their home or a relative's home as they age.
- ✦ Costs can be lower depending on hours of care needed and caregiver skill level.
- ✦ Family gets to choose the caregiver.
- ✦ Older adult gets to know one caregiver well, rather than being cared for by many different people.

Flexibility in care arrangements: different types of care could be [combined to lower costs](#), increase social interaction, or provide medical-type care – [family help](#), [adult day programs](#), [privately-hired caregivers](#), [agency caregivers](#), and [home health care](#)

#### Cons

- ✦ High costs if 24/7 care is needed.
- ✦ Ongoing family involvement is needed for hiring and managing caregivers as well as planning backup care options.

Potential for [social isolation](#), which can contribute to [depression](#), [cognitive decline](#), or health problems.

The home may need [modifications for safety](#) or [wheelchair accessibility](#).

- ✦ Housekeeping and home maintenance will still need to be done and groceries and personal care and household supplies will still need to be bought in most instances.

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### Assisted living: pros and cons

An assisted living community is a place where many seniors live, in rooms or small apartments. Most communities offer a wide range of care options, from seniors who are mostly independent to those who need a high level of care. Services like meals, transportation, group activities, and housekeeping are typically included in the monthly fee.

#### Pros

- More affordable way to get 24/7 supervision and care.
- Family can focus more on the relationship rather than on care needs.
- Senior has plenty of opportunities for social interaction with other residents.
- Family doesn't need to worry about hiring, scheduling, or managing caregivers.
- Level of care can be increased as needed because staff is already in place.

#### Cons

- One-on-one care won't be as personal or consistent as it is at home. Frequent changes in staff is common.
- Quality of care can vary depending on the staff.
- If significant one-on-one care is needed, hiring (and paying out-of-pocket for) a private aide may become necessary.
- Seniors could get kicked out of the community for a variety of reasons with little advanced notice.
- The older adult may not enjoy being in a group living environment.

Now that you know more about assisted living and in-home care, the choice between them is probably becoming clearer. The next critical item to consider is the cost of care.



Find us on:  
**facebook®**

Check us out on our new Facebook pages for updates, tips and more information provided especially for you.

Aging & Disability Resource Center  
of Clark County

## Recipe for: Baked Sweet Potato Fries



2-4 large Sweet Potatoes scrubbed clean, skin on, cut into  
1/2 inch fries

2 T of olive oil (enough to lightly coat the potatoes)

*Season to taste:*

Paprika

Garlic Salt

Pepper

Thyme or any spice you like including: Rosemary, Smoked Paprika, Oregano, Curry Powder, Chili Powder, Cinnamon, Nutmeg, Cardamom, Ground Ginger, Allspice, Cayenne, etc.

Preheat oven to 400 degrees F. Line a baking sheet with parchment paper. Toss sweet potatoes with olive oil and chosen seasonings. Bake in oven for 30-40 minutes. Toss every 10 minutes to assure that all sides cook evenly. Adjust baking time according to how crispy you want your "fries."



## Recipe for: Tangy Floret Salad



1 cup broccoli florets'

1 cup cauliflowerets

1 cup frozen peas, thawed

½ cup mayonnaise

1 tablespoon sugar

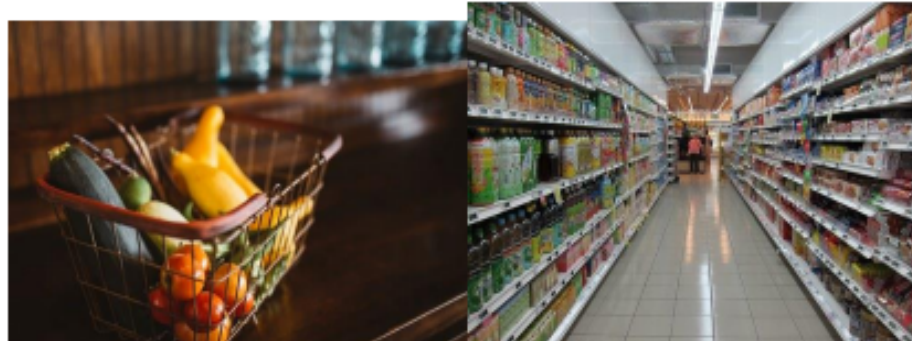
1 tablespoon vinegar

Salt and pepper to taste

In bowl, combine vegetables. In a small bowl, whisk together remaining ingredients. Add to vegetables and toss to coat evenly.







*Photos by Pixabay.com*

## EAT WELL, AGE WELL.

### WAYS TO MINIMIZE FOOD WASTE

Have you ever thought about how much food you throw away? The answer: a lot! So many leftovers, spoiled produce, and uneaten foods are tossed every day. Most of the food we waste is put in landfills. By planning, prepping, and storing food correctly, minimizing food waste can become easier.

When doing grocery shopping, make a list prior to heading to the store. This eliminates buying ingredients that you may already have and keeps you to buying only what you need. Before grocery shopping, it is great to plan meals for the week(s). This allows you to stick to a plan for meals during the week. When meals are planned out, the recipes give you the perfect list for grocery shopping.

Another tip to minimizing food waste is storing the foods correctly so they last longer without spoiling. For example, fruit can be stored in the refrigerator for maximum freshness. Finding out the correct way to store food can help keep food fresher for longer.

### WEEKLY CHALLENGES

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MAKE RECIPES FOR  
THE AMOUNT OF  
SERVINGS NEEDED

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MAKE A LIST BEFORE  
GROCERY SHOPPING

---

CHECK EXPIRATION  
DATES

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PLAN MEALS FOR THE  
WEEK

### DID YOU KNOW?

**The United States  
as whole wastes  
more than \$160  
billion of food in a  
year.**

# Let's Play Cards

J	O	K	E	R	B	U	E	X	S	B	S	R	G	K	P	B	R	S	A	A	D
N	U	P	D	P	J	J	K	L	A	D	A	U	C	N	I	R	E	T	C	C	X
I	D	O	D	R	E	L	V	C	F	N	N	I	I	S	N	I	T	H	L	T	E
B	L	A	C	K	J	A	C	K	D	F	R	A	R	T	O	D	A	G	U	R	Y
U	C	W	A	R	Z	A	C	O	G	T	U	E	W	X	C	G	E	I	B	A	J
F	I	A	E	V	R	V	M	N	C	A	L	H	F	B	H	E	H	E	E	E	D
N	I	K	S	A	L	H	I	I	J	A	C	K	S	X	L	E	C	Y	M	H	S
S	O	F	T	I	P	K	G	H	E	C	U	E	D	M	E	F	D	Z	A	E	C
P	P	C	T	R	N	A	E	D	N	E	E	U	Q	S	O	V	U	A	G	D	O
K	C	U	U	Y	M	O	H	A	N	D	L	C	O	G	F	N	B	R	P	N	R
Z	K	M	C	E	T	S	W	O	R	D	S	L	J	I	C	D	E	C	R	S	E
S	M	Q	C	S	N	W	J	K	R	G	F	G	Q	N	J	G	D	Y	X	U	J
Y	B	U	Q	N	S	S	O	B	G	U	S	D	E	R	V	T	L	T	K	U	B
K	C	E	D	I	S	L	I	R	L	C	V	V	Q	L	J	T	J	B	K	J	U
Z	D	X	G	O	W	V	R	J	A	L	V	Y	I	O	U	M	N	Q	P	W	F
P	D	P	N	C	M	H	V	T	T	Y	P	D	N	O	M	A	I	D	F	Y	M

ACE

BACCARAT

BLACKJACK

BRIDGE

CASINO

CHEATER

CLUB

CRAZY EIGHTS

DEALER

DECK

DEUCE

DIAMOND

FIFTY-TWO

GAME

GIN

HAND

HEART

JACK

JOKER

KING

LOSE

MAGIC TRICK

MONEY

PINOCHLE

POKER

QUEEN

RANDOM

RED

RUMMY

SCAT

SCORE

SHUFFLE

SPADE

SUIT

WIN

To answer the trivia question, look for a word or phrase that is hidden in the puzzle, but not in the word list.

**Trivia:** It is believed that the modern, fifty-two card deck has probably derived from tarot cards. Can you find the names of the four suits in a deck of modern tarot cards?

**Answer:** \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_



**ADRC Director**

*Lynne McDonald*

**ADRC Financial Manager**

*Lynn Crothers*

**ADRC Admin. Assistant**

*Kim Stetzer*

**Nutrition & Prevention**

**Coordinator**

**Elder Benefit Specialist**

*Terri Esselman*

**Disability Benefit Specialist**

*Crystal Rueth*

**I&A Specialist**

*Barb Freagon*

**I&A Specialist**

*Tara Halopka*

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<http://www.co.clark.wi.us/index.aspx?NID=767>

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